

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin L. Kahler
 Holly L. Kahler
 Debtors

Case No. 17-10808-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: May 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2017.

db/jdb	+Kevin L. Kahler, Holly L. Kahler, 116 Market Street, Lititz, PA 17543-1131
13862134	+Acs/jp Morgan Chase Ba, 501 Bleecker St, Utica, NY 13501-2401
13862141	+Kay Jewelers, Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
13871523	Lancaster General Health, P O Box 824809, Philadelphia PA 19182-4809
13862144	+Nmac, Po Box 660360, Dallas, TX 75266-0360
13862292	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: bankruptcy@phila.gov May 13 2017 01:03:53	City of Philadelphia,
		Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2017 01:02:55	
		Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
		Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 13 2017 01:03:37	U.S. Attorney Office,
		c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13862135	+EDI: TSYS2.COM May 13 2017 00:53:00	Barclays Bank Delaware, Po Box 8801,
		Wilmington, DE 19899-8801
13862136	+EDI: CAPITALONE.COM May 13 2017 00:53:00	Capital One, Po Box 30285,
		Salt Lake City, UT 84130-0285
13862137	+EDI: WFNNB.COM May 13 2017 00:53:00	Comenity Bank/Avenue, Po Box 182125,
		Columbus, OH 43218-2125
13862138	+EDI: WFNNB.COM May 13 2017 00:53:00	Comenity Bank/Jessica London, Po Box 182125,
		Columbus, OH 43218-2125
13862139	+EDI: WFNNB.COM May 13 2017 00:53:00	Comenity Bank/Lane Bryant, Po Box 182125,
		Columbus, OH 43218-2125
13862140	EDI: WFNNB.COM May 13 2017 00:53:00	Comenity Bank/Victoria Secret, Po Box 18215,
		Columbus, OH 43218
13862142	+EDI: CBSKOHLS.COM May 13 2017 00:53:00	Kohls/Capital One, Po Box 3120,
		Milwaukee, WI 53201-3120
13862143	+EDI: NAVIENTFKASMSERV.COM May 13 2017 00:53:00	Navient, Attn: Claims Dept, Po Box 9500,
		Wilkes-Barr, PA 18773-9500
13862145	+EDI: RMSC.COM May 13 2017 00:53:00	Syncb/Toys R Us, Po Box 965064,
		Orlando, FL 32896-5064
13862146	+EDI: RMSC.COM May 13 2017 00:53:00	Synchrony Bank, Po Box 965064,
		Orlando, FL 32896-5064
13862147	+EDI: RMSC.COM May 13 2017 00:53:00	Synchrony Bank/Care Credit, Po Box 965064,
		Orlando, FL 32896-5064
13862148	+EDI: RMSC.COM May 13 2017 00:53:00	Synchrony Bank/Gap, Po Box 965064,
		Orlando, FL 32896-5064
13862149	EDI: TFSR.COM May 13 2017 00:53:00	Toyota Mtr, Toyota Financial Services, Po Box 8026,
		Cedar Rapids, IA 52408

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Joint Debtor Holly L. Kahler avgrbach@aol.com
ALAINE V. GRBACH on behalf of Debtor Kevin L. Kahler avgrbach@aol.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com
KERI P EBECK on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers kebeck@weltman.com,
jbluemle@weltman.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Kevin L. Kahler</u>	Social Security number or ITIN	xxx-xx-4388
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Holly L. Kahler</u>	Social Security number or ITIN	xxx-xx-1215
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-10808-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin L. Kahler

Holly L. Kahler

5/11/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.